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PTO/SB/08B (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

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Substitute for Form 1449B/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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of

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### Complete if Known

Application Number	09/991,379
Filing Date	November 15, 2001
First Named Inventor	Mascavage, John Joseph, et. al.
Art Unit	3628
Examiner Name	Chencinski, Siegfried E.

Attorney Docket Number **020375-002710US**

U.S. PATENT DOCUMENTS					
Examiner	Cite No. <sup>1</sup>	Document Number Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-5,745,886	04-28-1998	Rosen	
	AB	US-6,064,990	05-16-2000	Goldsmith	
	AC	US-6,088,683	07-11-2000	Jalili	
	AD	US-6,289,322 B1	09-11-2001	Kitchen, et al.	
	AE				
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
	AJ	US-			

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FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		Country Code <sup>3</sup>	Number <sup>4</sup> Kind Code <sup>5</sup> (if known)		
	AK	PCT	WO 00/46725	A1	08-10-2000
	AL				
	AM				
	AN				
	AO				

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T <sup>2</sup>
	AP	MASTERCARD INTERNATIONAL, Secure Payment Application (SPA), downloaded from website <a href="http://www.mastercardintl.com">http://www.mastercardintl.com</a> .			
	AQ	TRANSPORT, The Way to Pay Online, downloaded from website <a href="http://www.transpoint.com">http://www.transpoint.com</a> on 2/10/2000.			
	AR				

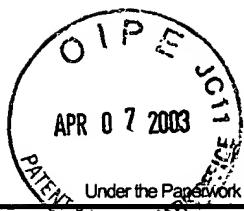
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	AA	US-5,903,721	05-11-1999	Sixtus	
	AB	US-			
	AC	US-			
	AD	US-			
	AE	US-			
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
	AJ	US-			

### FOREIGN PATENT DOCUMENTS

Examiner Initials <sup>5</sup>	Cite No. <sup>1</sup>	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup> Kind Code <sup>4</sup> (if known)				
	AK						<input type="checkbox"/>
	AL						<input type="checkbox"/>
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	AN						<input type="checkbox"/>
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### OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

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of

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### Complete if Known

Application Number	09/991,379
Filing Date	November 15, 2001
First Named Inventor	Mascavage, John Joseph, et. al.
Art Unit	2161
Examiner Name	Unassigned

Attorney Docket Number

020375-002710US

### U.S. PATENT DOCUMENTS

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		Number Kind Code <sup>2</sup> (if known)			
MM	AA	US-6,122,624	09-19-2000	Tetro, et al.	
	AB	US-			
	AC	US-			
	AD	US-			
	AE	US-			
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
	AL	US-			

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		Country Code <sup>3</sup>	Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
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	AL						<input type="checkbox"/>
	AM						<input type="checkbox"/>
	AN						<input type="checkbox"/>
	AO						<input type="checkbox"/>

### NON PATENT LITERATURE DOCUMENTS

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